

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF MISSOURI  
EASTERN DIVISION**

In The Matter Of: )  
Eddie Sennie, Jr. ) Case Number 12-40256-659  
Emma J. Sennie )  
Debtors, ) Chapter 13  
Nationstar Mortgage LLC )  
Creditor, )  
)

Property Address: 3807 Oakridge Blvd, St. Louis, MO 63121

Account number: XXXXXX3163

Court Claim Number: 5

**RESPONSE TO NOTICE OF FINAL CURE PAYMENT**

As contemplated by Fed. R. Bankr. Proc. 3002

**Nationstar Mortgage LLC** ("Creditor") hereby responds to that certain Notice of Final Cure Payment dated **January 27, 2016** and filed as Docket Number **34**

**Pre-Petition Default Payments**

- Agrees that the full amount required to cure the default on the Creditor's claim has been paid.
- Disagrees that the full amount required to cure the default on the Creditor's claim has been paid and states the total amount due to cure pre-petition arrears is:

Total Amount Due:

Attached as an Exhibit is an itemized account of the pre-petition amounts that remain unpaid as of the date of this statement.

**Post-Petition Default Payments**

- Agrees the loan is current with respect to all payments consistent with Section 1322(b)(5) of the Bankruptcy Code.
- Disagrees that the loan is current with respect to all payments consistent with Section 1322(b)(5), and states that the total amount due to cure the post petition arrears is:

Total Amount Due:

Attached as an Exhibit is an itemized account of the post-petition amounts that remain unpaid as of the date of the Cure Notice. The amounts outstanding identified do not reflect amounts that become due or may become due after the date of the Cure Notice, including any fees that may have been incurred in the preparation, filing, or prosecution of this Response to the Cure Notice.

The amounts identified as due on this response may not, due to timing, reflect all payments sent to the Creditor as of the date of the Cure Notice. In addition, the amounts due may include payments reflected in the Cure Statement but which have not yet been received and/or processed by the Creditor.

February 3, 2016

Respectfully Submitted,  
Millsap & Singer, LLC

/s/ William T. Holmes, II

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## **CERTIFICATE OF SERVICE**

I certify that a true and correct copy of the foregoing document was filed electronically on February 3, 2016, with the United States Bankruptcy Court, and has been served on the parties in interest via e-mail by the Court pursuant to CM/ECF as set out on the Notice of Electronic filing as issued by the Court or in the alternative has been served by depositing a true and correct copy of same enclosed in a postage prepaid, properly addressed envelope, in a post office official depository under the exclusive care and custody of the United States Postal Service within the state of Missouri on those parties directed by the Court on the Notice of Electronic Filing issued by the Court as required by the Federal Rules of Bankruptcy Procedure and the Local Rules of the United States Bankruptcy Court.

/s/ William T. Holmes, II

### **Electronic Mail Notice List**

The following is the list of attorneys who are currently on the list to receive e-mail notices for this case.

Steven Keith Brown

John V. LaBarge, Jr.

Office of the United States Trustee

### **Manual Notice List**

The following is a list of parties who are not on the list to receive e-mail notices for this case (who therefore require manual noticing).

Eddie Sennie, Jr.  
Emma J. Sennie  
3807 Oakridge Blvd  
Saint Louis, MO 63121